


In safe hands.

Parmenion and your Adviser.



Today's Financial Advisers and Wealth Managers focus on the areas where they can add real value. Whether it's advice on pensions, tax, protection or life-time planning, or simply keeping you fully informed, you can rest assured that through your Adviser, you and your family's financial affairs are firmly under control.

Dedicated investment management.

To make sure you benefit from ongoing, professional investment management and have a carefully constructed investment strategy at the heart of your financial plans, your Adviser has appointed Parmenion to deliver custody, investment and administration services to you.

Whilst taking account of your risk preferences and future goals, the Parmenion service allows you to hold your savings and investments in various tax-efficient structures, with a single, overarching investment strategy across all of your portfolios.

The benefits.

An appointed investment manager

Parmenion's dedicated investment service means that your portfolio will be managed on a day-to-day basis, in accordance with a mandate agreed between you and your Adviser.



All portfolios are managed under a Discretionary Management Agreement. This means that your Adviser will instruct us of their recommendation and we will ensure your money is invested accordingly.

A robust investment strategy, with all your investments in one place

The investment service means that a single investment strategy can be created across your various portfolios. You can view all of your investments in one place, including your ISAs, personal pension and any other holdings you may have. This significantly reduces the amount of paperwork you receive and provides you with a single, periodic valuation.

At the end of each tax year, we will send you a Consolidated Tax Voucher and CGT report to simplify the completion of your tax returns.

Finally, your portfolios, including transactions, can be viewed any time via a secure website.

How is your money invested?

Parmenion's investment management services comprise a range of sophisticated investment solutions provided by either Parmenion's own in-house team, Parmenion Fund Research (PFR) or other appointed investment managers.



Each portfolio comprises a range of investments, such as government or corporate bonds (fixed interest securities); UK equities; or holdings in the emerging markets of Latin America, the Far East or China, for example. Irrespective of a portfolio's investment strategy, every investment within it will have been thoroughly researched and selected on the basis that it holds the potential to deliver consistent, risk-adjusted returns.

Your Adviser will work with you to determine the appropriate level of risk for your investments taking account of your financial circumstances, objectives, attitude to risk and requirements for income. Once these are established, your Adviser will select the right portfolio and corresponding risk grade for your investments.

All of the investment solutions provided by Parmenion are constructed and maintained by professional investment management firms, including PFR.

Robust monitoring.

We understand that it's vital you have total confidence in the managers appointed to run your investment solutions. That's why every portfolio under our administration is subject to the supervision of our Investment Oversight Committee (IOC).

The IOC scrutinises all discretionary solutions available through us, including those provided by Parmenion Fund Research (PFR). It's the foundation of Parmenion's service, with overall responsibility for the delivery and ongoing management of every investment solution.

The IOC is charged with the following;

- » Validating new discretionary managed portfolios
- » Appointing new investment managers
- » Reviewing risk profiles and asset allocation structures
- » Reviewing performance and fund compliance

The committee does not involve itself in the active selection of investments or allocation of assets - this is the responsibility of the investment teams at Parmenion. Its role is solely one of confirming that an investment philosophy is robust, properly executed and remains fit for purpose over time.

Security of your investments.

Your Adviser has appointed Parmenion, following thorough due diligence of its investment management service and a proper understanding of how your money is held.

Segregation of client money and assets

Your money and assets will be kept apart from the assets and cash of our business. All client money is, under UK regulation, held on statutory trust in segregated client bank accounts. Furthermore, we only use banks which we have performed the appropriate due diligence on, and who have acknowledged that client money cannot be used to offset other liabilities or claims due to the bank.

Client investments are registered to the name of a separate nominee company (Parmenion Nominees Ltd) to distinguish their ownership from the assets of Parmenion itself. In the unlikely event of the administration or insolvency of Parmenion, your assets would not be available to a liquidator or administrator.

About Parmenion.

Parmenion is an independent and privately-owned investment and technology company, backed by industry leading experts. Parmenion provides investment and administration services to professional wealth management firms and acts as a single custodian for client assets.

Not only do we provide a diverse selection of tax efficient portfolio wrappers but we enable the delivery of online capabilities as well as ongoing investment management and paper based and electronic reporting.

We do not take on clients directly or meet with clients ourselves but offer investment and administration solutions through professional wealth management and financial planning firms. Like your Adviser, we are authorised and regulated by the FSA.



Parmenion



It's your future.

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